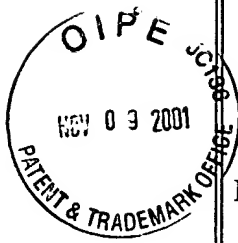


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PATENT
Customer No. 22,852
Attorney Docket No. 05793.3063



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
)
Jonathan TURNER et al.) Group Art Unit: 2164
)
Application Serial No.: 09/924,684) Examiner: Unassigned
)
Filed: August 9, 2001)
)
For: SYSTEM AND METHODS FOR)
PROVIDING FINANCIAL)
ACCOUNT INFORMATION OVER)
A NETWORK)

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Commissioner for Patents and Trademarks
Washington, DC 20231

Sir:

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents listed on the attached PTO 1449. This Information Disclosure Statement is being filed within three months of the filing date of the above-referenced application and before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the listed documents are attached.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art"

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under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.

Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,
GARRETT & DUNNER, L.L.P.

Dated: November 9, 2001

By: 

Joseph E. Palys
Reg. No. 46,508

INFORMATION DISCLOSURE CITATION

| | |
|----------------------------------|-----------------------|
| Atty. Docket No. 05793.3063 | Serial No. 09/924,684 |
| Applicant Jonathan TURNER et al. | |
| Filing Date August 9, 2001 | Group: 2164 |

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| Document Number | Publication Date | Country | Class | Sub Class | Translation Yes or No | |
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| OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.) | |
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| Examiner | Date Considered |
| <p>*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.</p> | |
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